



Umme Kulsum Mannan
Chairperson



Chairperson's message

Dear shareholders,

As-Salamu-Alaikum

I welcome you all in the 18th Annual General Meeting (AGM) of Bangladesh Industrial Finance Company (**BIFC**). In my all out effort as chairperson, I have tried my best for the betterment of the company and make best use of the opportunities created for me in achieving the goal of making **BIFC** a credible financial house of the country.

You are aware, I have been involved in various business activities for the last 30 (thirty) years, but my involvement with **BIFC** has created sense of belonging and bondage with the company. **BIFC** is an institution with potential for growth. The management of **BIFC** is professionally sound, which gives them the edge to face the competitive financial market. This is evident from the results achieved by the company, despite adverse market situation and political unrest that prevailed during the year 2013. The financial results and activities of the company are reflected in financial statements and "Director's Report". Nevertheless, I expect much better performance from **BIFC** in days to come.

The economic indicators are positive and business is showing signs of improvement. As chairperson, I will exercise my best effort to guide and pursue the management of the company to be more proactive and vibrant in their business activities so as to enable the company to give higher return to its shareholders.

It is your support and understanding that provides encouragement and acts as pillar for our strength to work with dedication and single mindedness. Imbued with that feeling I can assure you of my continued initiative for the betterment of the company and make best use of the opportunity created for me in achieving the goal of making **BIFC** an ideal financial house.

Your support in the form of suggestions and valued comments will be beneficial in discharging my responsibilities to a great extent. The confidence and trust that you reposed on me has been the source of inspiration. I express my sincere thanks and appreciation to all level of the management and shareholders of **BIFC** for their continued support.

Warmest regards,



Umme Kulsum Mannan
Chairperson